	Type	L #	Hits	Search Text	DBs	Time Stamp	Comments	Error Definition	Errors
1	BRS	L5	23	705/16-25.ccls. AND ((self ADJ service) self$service)	USPAT; US-PGPUB; IBM_TDB	2001/12/15 12:17			
2	BRS	L6	888	((self ADJ service) self$service) AND dispens?$2	USPAT; US-PGPUB; IBM_TDB	2001/12/15 12:17			0
3	BRS	L7	876	6 NOT 5	USPAT; US-PGPUB; IBM_TDB	2001/12/15 12:17			0
4	BRS	L8	392	6 AND (((self ADJ service) self$service) WITH dispens?$2)	USPAT; US-PGPUB; IBM_TDB	2001/12/15 12:18			0
5	BRS	L9	3	8 AND ((cash ADJ (out back)) cash$out cash$back)	USPAT; US-PGPUB; IBM_TDB	2001/12/15 12:19			0

} examined table to select [illegible] for srch 2H.

} ~~examined~~ result is [illegible] found in prev search

srch dispense cashback

11

12/15/2001, EAST Version: 1.03.0001

```
Welcome to DIALOG
### Status: Connected

Dialog level 01.11.15D

Last logoff:  15dec01 13:14:24
Logon file405 15dec01 14:05:26
KWIC is set to 50.
HILIGHT set on as '*'
COREDBS is set ON as an alias for 15,9,610,810,275,476,624,636,621,613,813,16,160,634,1
48,20,77,35,583,65,2,233,99,474,475,278,256.
SUBCL14 is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.
SUBCL28 is set ON as an alias for 6,7,8,14,34,94,434.
SUBCL35 is set ON as an alias for 139,267,268,625,626.
SUBCL2NODRUG is set ON as an alias for 442,149,43,444,5,73,155,34,434.
****                                          *****
SYSTEM:HOME
Cost is in DialUnits
Menu System II: D2 version 1.7.8 term=ASCII
                    *** DIALOG HOMEBASE(SM) Main Menu ***


 Information:
   1.  Announcements (new files, reloads, etc.)
   2.  Database, Rates, & Command Descriptions
   3.  Help in Choosing Databases for Your Topic
   4.  Customer Services (telephone assistance, training, seminars, etc.)
   5.  Product Descriptions

 Connections:
   6.  DIALOG(R) Document Delivery
   7.  Data Star(R)

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     /H = Help            /L = Logoff          /NOMENU = Command Mode


Enter an option number to view information or to connect to an online
 service.  Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).
?b coredbs,subcl14
```

Set	Items	Description
S1	1431	(GAS OR GASOLINE OR PETROL OR FUEL? ?) AND (SELF??SERVICE – OR SELF(W)SERVICE)(5W)(PUMP? ? OR DISPENSER? ?)
S2	1224	RD (unique items)
S3	34	S2 AND (PAY??OUT OR PAY??? OR PAID OR DISPENS???)(3N)(CASH OR COIN??? OR MONEY OR CURRENCY)

?t/3/all

02025490 53519116
How growth destroys differentiation
Trout, Jack
Brandweek v41n17 PP: 42-50 Apr 24, 2000
ISSN: 1064-4318 JRNL CODE: IADW
WORD COUNT: 3012

3/3/2   (Item 2 from file: 15)

01761316 04-12307
Technology & enchiladas
Weber, Mark
Credit Union Management v22n1 PP: 29, 38 Jan 1999
ISSN: 0273-9267 JRNL CODE: CUM
WORD COUNT: 997

3/3/3   (Item 1 from file: 275)

01380085   SUPPLIER NUMBER: 09447559   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Point-of-sale networks make their move. (includes related article on
  electronic benefit transfer)**
O'Heney, Sheila
Computers in Banking, v7, n9, p32(7)
Sept, 1990
ISSN: 0742-6496   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4306   LINE COUNT: 00329

3/3/4   (Item 1 from file: 476)

0010045533 B0JGUAKAD5FT
**INSIDE TRACK: Cashing in on the hole-in-the-wall: TECHNOLOGY AUTOMATED
  TELLER MACHINES: A software platform will soon connect users to the
  internet, writes James Buxton**
JAMES BUXTON
Financial Times, London Edition 1 ED, P 13
Wednesday, July 21, 1999
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH   RECORD TYPE:
FULLTEXT
Word Count: 724

3/3/5   (Item 2 from file: 476)

0008506299 B0GFAAAAEAFT
Financial planning: Tankful of trouble but who is to blame?: Brief: case
Financial Times, London Edition 1 ED, P 10
Saturday, June 1, 1996
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH   RECORD TYPE:
FULLTEXT
Word Count: 277

3/3/6   (Item 3 from file: 476)

0005539962 B0AKGBFAADFT
**Survey of Information Technology in Finance (4): ATMs move into the lobby -
Banks are trying to entice customers back inside the shop**
GEORGE BLACK
Financial Times, P 4
Wednesday, November 7, 1990
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
Word Count: 1,008

3/3/7   (Item 1 from file: 624)

0239383
WILL THIS ATM TEAM BE A MONEY MACHINE?: Diebold and IBM are joining up to
    take on ATM leader NCR
Business Week September 17, 1990; Pg 142F; Number 3178
Journal Code: BW   ISSN: 0007-7135
Section Heading: Information Processing
Word Count: 1,026   *Full text available in Formats 5, 7 and 9*

BYLINE:
Maria Mallory in Canton, Ohio

3/3/8   (Item 1 from file: 636)

04198811   Supplier Number: 54906491 (USE FORMAT 7 FOR FULLTEXT)
News in Brief.
Cards International, pNA
June 9, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2011

3/3/9   (Item 2 from file: 636)

01171526   Supplier Number: 41029942 (USE FORMAT 7 FOR FULLTEXT)
85 Convenience stores install scrip dispensers for POS
EFT Report, v12, n22, p1
Nov 20, 1989
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 822

3/3/10   (Item 1 from file: 621)

01765059   Supplier Number: 53275553 (USE FORMAT 7 FOR FULLTEXT)
**Innovative Diebold *Cash* *Dispensers* Create New Opportunities in Retail
   Market.**
PR Newswire, p1128
Nov 30, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade

3/

Word Count: 453

3/3/11   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

07569365   Supplier Number: 63372530 (USE FORMAT 7 FOR FULLTEXT)
How Growth Destroys Differentiation. (Brief Article)
Brandweek, v41, n17, p42
April 24, 2000
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 2976

3/3/12   (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02191412
Kidder, Peabody & Co., Inc. Investment Analyst Report on Diebold, Inc.
CIRR   January 3, 1989   p. 1

3/3/13   (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00945067
Diebold has introduced a card-operated *self*-*service* *gasoline* *pump*.
EFT Report   June 1, 1983   p. 3

3/3/14   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

12379384   SUPPLIER NUMBER: 63372530   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How Growth Destroys Differentiation.
Brandweek, 41, 17, 42
April 24, 2000
ISSN: 1064-4318   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 3168   LINE COUNT: 00242

3/3/15   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08892211   SUPPLIER NUMBER: 18569925
Unattended *gasoline* fueling gains acceptance as marketers test new
  payment technologies.
Culbertson, Katherine
Oil Daily, v46, n151, p1(2)
August 9, 1996
ISSN: 0030-1434   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 886   LINE COUNT: 00072

3/3/16   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

05819537   SUPPLIER NUMBER: 12044191   (USE FORMAT 7 OR 9 FOR FULL TEXT)
POS suppliers. (Special Supplement - POS) (Buyers Guide)
National Petroleum News, v84, n2, pS6(3)

3/3/17   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

04598704   SUPPLIER NUMBER: 09094263   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Mobil slashes turnpike *gasoline* prices. (service station prices along
  Massachusetts Turnpike)**
Strauss, Michael J.
Oil Daily, n9512, p5(1)
June 1, 1990
ISSN: 0030-1434   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 346   LINE COUNT: 00026

3/3/18   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

01762159   SUPPLIER NUMBER: 02800047   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Playing the new oil game. (U.S. oil companies' policies since OPEC's price
  drop)**
Nulty, Peter
Fortune, v107, p58(7)
June 13, 1983
ISSN: 0015-8259   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 4304   LINE COUNT: 00326

3/3/19   (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

17835665   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Utah Drivers Enjoy Lower *Gas* Prices
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS   (SALT LAKE TRIBUNE - UTAH)
July 17, 2001
JOURNAL CODE: KSLT   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 506

3/3/20   (Item 2 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

06637661   (USE FORMAT 7 OR 9 FOR FULLTEXT)
McDonald's Tests Self-Service Machine That Takes Orders
DOW JONES BUSINESS NEWS
August 11, 1999
JOURNAL CODE: DDJO   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 703

3/3/21   (Item 3 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

06386293   (USE FORMAT 7 OR 9 FOR FULLTEXT)
**IRT Computimes: Bank machines get new roles - Kiosks: James Buxton on the
  new breed of ATM**
(Financial Times Service, Reuter)
IRISH TIMES, p8
July 26, 1999

3/3/22   (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

1028204 99-92296
**Outlook 1999 The Foundation is poured Plans made in '98 will rise or fall
    in '99''**
Anonymous
Providence Journal (Providence, RI, US) pD.01
PUBL DATE: 990110
WORD COUNT: 5,244
DATELINE: Providence, RI, US, New England

3/3/23   (Item 1 from file: 146)
DIALOG(R)File 146:Washington Post Online
(c) 2001 Washington Post. All rts. reserv.

058620
MOLLY SINCLAIR CONSUMER UPDATE
The Washington Post, August 04, 1984,
Section: B, p. 02
Line Count: 58   Word Count: 642

3/3/24   (Item 2 from file: 146)
DIALOG(R)File 146:Washington Post Online
(c) 2001 Washington Post. All rts. reserv.

003796
Average Price of *Gasoline* Up 10.1 Cents in Washington Area
The Washington Post, May 18, 1983,
By: By Molly Sinclair, Washington Post Staff Writer
Section: 0, p. 01
Line Count: 76   Word Count: 843

3/3/25   (Item 1 from file: 492)
DIALOG(R)File 492:Arizona Repub/Phoenix Gaz
(c) 2001 Phoenix Newspapers. All rts. reserv.

09820089
TEACHERS' ADVICE TO NURSE: PUT ON YOUR THINKING CAP
Arizona Republic (AR) - Monday, November 16, 1998
Edition: Final Chaser Section: Life Page: D8
Word Count: 1,125

3/3/26   (Item 2 from file: 492)
DIALOG(R)File 492:Arizona Repub/Phoenix Gaz
(c) 2001 Phoenix Newspapers. All rts. reserv.

05049539
HOLIDAY DRIVERS: FILL UP IN VALLEY
PHOENIX GAZETTE (PG) - FRIDAY June 30, 1989
By: Peter Reich , The Phoenix Gazette
Edition: Final Chaser Section: Front Page: A4
Word Count: 179

3/3/27   (Item 1 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 2001 Philadelphia Newspapers Inc. All rts. reserv.

02049585
T-BILL YIELDS DROP FOR 4TH WEEK
PHILADELPHIA INQUIRER (PI) - TUESDAY September 27, 1983
By: Compiled by The Inquirer Staff
Edition: FINAL Section: BUSINESS Page: D03
Word Count: 748

   3/3/28   (Item 1 from file: 702)
DIALOG(R)File 702:Miami Herald

01010453
MOTORISTS ARE WINNERS IN DADE *GASOLINE* WAR AS PRICES DROP
Miami Herald (MH) - SAT FEB 05 1983
By: MICHAEL BROWNING Herald Staff Writer
Edition: FINAL Section: LOCAL Page: 1B
Word Count: 602

   3/3/29   (Item 1 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian

05095062
ANGER GOES UP WITH *GAS* PRICES
OREGONIAN (PO) - WEDNESDAY April 5, 1989
By: JULIE TRIPP - of the Oregonian Staff
Edition: FOURTH Section: Business Page: B01
Word Count: 582

   3/3/30   (Item 1 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.

08634097
PERSONAL BUSINESS CONSUMER WATCH Consumer Action Center 404-892-8227 News /
   Talk 750 WSR Channel 2 Action News The Atlanta Journal-Constitution
   HELPLINE Savvy drivers can save at the *gas* pump Tips and tactics
Atlanta Constitution (AC) - Monday, May 13, 1996
By: Beverly Molander Gene Tharpe
Section: BUSINESS Page: E/2
Word Count: 1,098

   3/3/31   (Item 1 from file: 714)
DIALOG(R)File 714:(Baltimore) The Sun

07759070
BIOMET-KIRSCHNER DEAL REVISED
BALTIMORE MORNING SUN (BS) - Friday September 16, 1994
Edition: Final Section: Financial Page: 16C
Word Count: 425

   3/3/32   (Item 2 from file: 714)
DIALOG(R)File 714:(Baltimore) The Sun

06287043
SOVIET RESERVES NEARLY DEPLETED
BALTIMORE EVENING SUN (BS) - Monday, October 14, 1991
By: From wire reports
Edition: Final Section: Financial Page: D2
Word Count: 1,475

3/3/33   (Item 3 from file: 714)
DIALOG(R)File 714:(Baltimore) The Sun
(c) 2001 Baltimore Sun. All rts. reserv.

06135254
AN HONOR FOR PARENTS WHO GO ABOVE THE CALL OF DUTY COUNTY IS SEARCHING FOR
   THE MOST BEAUTIFUL MOTHERS AND FATHERS
BALTIMORE SUN (BS) - Wednesday, May 15, 1991
By: Bonita Formwait
Edition: Final Section: Arundel Sun (Zoned tabloid) Page: 10
Word Count: 1,334

3/3/34   (Item 1 from file: 477)
DIALOG(R)File 477:Irish Times
(c) 2001 Irish Times. All rts. reserv.

00183453 99072600048 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bank machines get new roles
Kiosks: James Buxton on the new breed of ATM
Credits, Financial Times Service, Reuter
Irish Times, CITY ED, P 8
Monday, July 26, 1999
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
SECTION HEADING: COMPUTIMES
Word Count: 940

The last brand was regional, and really had no strong perceptions attached
to it. In effect it had a clean slate in the mind, and could be
repositioned in any way the company wanted.We saw a future possibility for
Petronor as a price brand. The way to express this concept: "Petronor. More
miles for your money.'

In terms of explanation, this brand would be put in high volume locations,
have *self*-*service* *pumps* only low prices, limited services, and be
paid for in *cash* only.
While price is not yet an issue in Spanish *gasoline*, this brand certainly
could be set up if price wars ever do break out. The point is that
sometimes you have to change things today so that you're ready for
tomorrow.

Covering three major segments with three different brands will greatly help
Repsol cope with the arrival of the multinational oil companies. It's how
the big oil company in Spain plans to stay the big oil company in Spain.

A Korean Disaster

Daewoo is the second-largest conglomerate, or chaebol, in South Korea. And
it narrowly escaped becoming the country's largest-ever bankruptcy in July
1999.

South Koreans joke that the motto of their chaebols is "from cup noodles to
satellites." But saying they have diverse interests is understating the
problem. Daewoo is into telecommunications, personal computers,
construction, securities, shipyards, hotels, electronics, automobiles, and
on and on, There are, count them, 25 subsidiaries.

This was growth at its worst as the government leaned heavily on Korean
financial institutions to fund the grandiose ambitions of chaebol
expansion. And while these organizations learned how to make stuff,they
never figured out how to sell it at a profit.

With $50 billion in debt, it's no wonder that vultures are circling as
various pieces are being sold off. This overgrown conglomerate is in for
some serious dieting.

Adapted with permission of the publisher, John Wiley & Sons, Inc., from
Differentiate or Die: Survival in Our Era of Killer Competition. 2000 by
Jack Trout. This book is available at all bookstores, online booksellers
and from the Wiley Web site at www.wiley.com or 1-800-Call Wiley.

Jack Trout, president of Trout & Partners, for years has been warning of
the dangers to marketers of not carefully differentiating their products
and services.

THIS IS THE FULL-TEXT. Copyright ASM Communications Apr 24, 2000
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Books; Brand differentiation; Market strategy; Marketing
    management
CLASSIFICATION CODES: 9190 (CN=United States); 7000 (CN=Marketing)
PRINT MEDIA ID: 14526

 3/9/9   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

01171526   Supplier Number: 41029942 (THIS IS THE FULLTEXT)
85 Convenience stores install scrip dispensers for POS
EFT Report, v12, n22, p1
Nov 20, 1989
ISSN: 0195-7287
Language: English   Record Type: Fulltext

TEXT:
In a twist of POS applications, 85 QuikTrip convenience stores throughout
Kansas City and St. Louis are now offering QuikTeller personal banking, a
scrip dispensing system, to purchase goods in the stores.

Verifone Pinstripe POS terminals and ChequeOut application software,
developed by Business Modeling Techniques Inc. (BMT), make up this scrip
system, which is much like an ATM. The major difference is that this
terminal dispenses a paper receipt, which is redeemed at the checkout for
either cash or goods, as opposed to *dispensing* *cash* straightaway.
QuikTrip customers can perform the traditional functions of an ATM,
including withdrawal of funds from checking or savings accounts, transfer
of funds between accounts, account inquiries, and cash advancements from
credit cards. The system provides access through the Ultra, BankMate and
Plus ATM networks.

After the transaction has been entered, the scrip machines dispense a
paper receipt or scrip, showing information such as the dollar amount
debited or deposited from the customer's account. "If the customer debited
an account for $20, then the scrip paper essentially becomes a $20 bill,"
commented Wyatt Phillips, vice president of marketing for QuikTrip. "When
customers present the scrip to the clerk, they may receive either the
amount of cash shown on the scrip or they can use it to purchase *gas* or
goods from the store and receive the remaining change back."

According to an interview with Kevin Wilby, vice president of
marketing for BMT, scrip systems bring the 2 worlds of point- of-sale and
point-of-banking together. He claims the only difference, other than the
receipt, is that the transaction is not a point-of-value exchange. That is,
the customer must first obtain the piece of paper and then walk over to the
checkout counter to follow through with his purchase or transaction.

Wilby pointed out that scrip machines are really very economical. For
one thing, they occupy significantly less floor space than an ATM, which
can total between 16 and 24 square feet. The scrip device occupies a
maximum of 3 square feet, and even less if it is mounted on a counter or
wall.

Scrip devices can be installed anywhere in the store, which from a
merchandising point of view, is an implied benefit. The retailer no longer
has to put his banking services near the exit; he can draw the consumer in
by placing it in the rear, next to a promotional, for example. With an ATM,
customers are less inclined to make purchases, especially if they are just
withdrawing cash and are on their way. With a scrip device, the retailer
can also configure maximum withdrawal amounts if he chooses.

BMT cultivated this retailer relationship through a previous
relationship with ICOT, at a time when they were both working on the
Wegmans POS project. Wilby noted, "They put us in touch with QuikTrip, we
put together a proposal and straightaway, it was accepted."

Previously, QuikTrip stores were using Concord equipment, but the
equipment could not provide a method for tracking each transaction. BMT was
able to provide an internal redemption database, which not only produces a
receipt, but internally logs the transaction in. All the checker has to do
is enter the authorization number and the amount of the purchase. ChequeOut
automatically settles the transaction.

The original system, with Concord, produced dual receipts, of which
one had to be sent to the bank for settlement. BMT can now supply the
C-store with software that provides end-of-shift and end-of-day settlement
reports, which make record keeping for QuikTrip much more efficient.

A more cost-effective solution

Wilby believes that BMT has tapped a potentially explosive niche
market. He noted, "There are 52,000 C-stores in the U.S. I'll take 10% of
that any day."

In terms of the future, BMT is certainly pursuing new clients. One
such potential is TransFund; however, it is asking for quite a few changes,
so progress is slow. Wilby admitted that he is prospecting major petroleum
companies, specifically Texaco.

With scrip dispensing systems in 272 of its stores, QuikTrip has
certainly made an investment. The reason for not installing a traditional
POS system is that scrip dispensers are significantly less expensive than
ATMs. They cost a few thousand dollars compared to $11,000 for a *cash*

dispenser.

Also, said Phillips, QuikTrip has been dealing with scrip machines for the last 6 or 7 years, and experience has proved it to be a reliable payment mechanism. QuikTrip C-stores are built on a *self*-*service* atmosphere, so that scrip *dispensers* are quite appropriate for the environment.

EFT REPORT asked Phillips if his customers are confused at all when they come into his store, after having dealt with ATMs and traditional POS terminals in other retail environments. He said it happens from time to time but that, generally, customers are quite adaptable. And now with the later generation machines, he emphasized that the prompts in the system are very easy to follow.

PUBLISHER NAME: Phillips Business Information, Inc.
COMPANY NAMES: *Business Modeling Techniques; QuikTrip Corp.; VeriFone
  Inc.
EVENT NAMES: *440 (Facilities & equipment); 330 (Product information)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *5411300   (Convenience Stores); 3573062   (Point-of-Sale
  Systems); 3573280   (Special Purpose Computer Terminals)
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type
  of business)
NAICS CODES: 44512 (Convenience Stores); 334111 (Electronic Computer
  Manufacturing); 334113 (Computer Terminal Manufacturing)
TICKER SYMBOLS: VFIC

 3/9/12   (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02191412
Kidder, Peabody & Co., Inc. Investment Analyst Report on Diebold, Inc.
CIRR   January 3, 1989   p. 1

     SV/B prepared by D. Zwyer consisting of 11 pages. Report discusses and/or contains Automated Teller Machine (ATM); Everywhere Teller Machine (ETM); Movie Machine;87-89E EPS, 89-90E P-E Ratios, Dividend, Table of Contents, Stock Price Performance, 77-90E Income Statement & Stock Market & Balance Sheet Data, 86-90E Balance Sheet Analysis, 84-90E Operating Cash-Flow Analysis, 90E Cash Flow Valuation Model, 81-89E U.S. ATM Shipments-Diebold vs. Industry, 87 U.S. ATM Market Share, 87 Worldwide ATM Market Share, 84-90E Earnings Trend.
     DBD now has 46% of the U.S. ATM (automated teller machine) market. Currently only 15% of customers regularly use ATMs. Of the 70,000 machines currently in place in the U.S., 55,000 will be replaced in the next 5 years. DBD's overseas sales in 88 should be $40M. Distributable cash flow in 89 is expected to be $4 per share. Competition from NCR, with a 20% market share, & IBM, with 19%, has restricted profit margins. The Japanese market, also with 70,000 machines, is dominated by Fujitsu, 30% market share, OKI, 15%, NCR, 15%, & Omron, 12%. DBD, NCR, & IBM control approx. 41% of the world ATM market, equalling 226,000 installed machines. New products include the Everywhere Teller Machine (ETM) which is a couter-top *cash* *dispenser* . ETM annual sales are expected to be $10M in 89 & $20M in 90.   The Movie Machine, a *self*-*service* robotic *dispenser* of videocassetts has been installed in 150 locations in Toronto. Other new products include an automated *fuel*-payment system for self-service *gas* stations & interactive-video terminals. The 89 outlook calls for an annual ATM unit growth of 10%, a 20% gain in profits, & a 10% gain in revenue.
     Documents available from JA Micro, Box 218, Eastchester, NY 10707, 800-227-CIRR (NY 914-793-2130). When ordering refer to fiche number: KC-08 (89-563) A. Copyright restrictions apply.

●   ●

08892211   SUPPLIER NUMBER: 18569925
**Unattended *gasoline* fueling gains acceptance as marketers test new
  payment technologies.**
Culbertson, Katherine
Oil Daily, v46, n151, p1(2)
August 9, 1996

ABSTRACT: *Gasoline* customers can help themselves to *fuel* at any hour
of day or night by using stand-alone *fuel* pumps that accept cash, credit
cards or debit cards. Gary-Williams Retail Co. was first to open unattended
self-*service* *pumps* in a Wal-Mart Stores Inc. parking lot in the
Denver, CO, area. Prices were lower at the unattended *fuel* pumps than at
service stations in the region. Gary-Williams VP Sally Allen predicts the
US public will accept the unattended pumps, which are already popular in
Europe.

TEXT:
     The self-serve *gasoline* station, an innovation 30 years ago, may be
giving way to a new phenomenon in petroleum marketing --unattended fueling.
     The concept, pioneered by fleet fuelers, is gaining acceptance among
everyday *gasoline* consumers, primarily in rural Texas.
     Elsewhere, a number of fleet fueling centers cater to nonfleet buyers,
while a handful of other sites are designed specifically to handle small
purchases.
     "It's not catching on like wildfire, but it's slowly growing," said
Tom Osborne, spokesman for the Society of Independent *Gasoline* Marketers
of America (Sigma).
     Today, the majority of mass-market unattended fueling is concentrated
in pay-at-the-pump technology at sites accompanied by a convenience store
and attendants. Several of these locations have dabbled in unattended
fueling by keeping pumps operating around the clock after the store closes.
     But more and more 24-hour stand-alone pumps are cropping up around the
country.
     On July 25, in the parking lot of a Wal-Mart in suburban Denver,
Gary-Williams Retail Co. quietly unveiled its first-ever unattended fueling
pumps. The site is doubly innovative because, unlike almost anywhere else
nationwide, the pumps accept cash.
     Gary-Williams is holding its grand opening Saturday.
     The pumps, which also accept major credit cards, mark a departure from
the standard pay-at-the-pump innovation, and they allow the marketer to
attract the coveted cash consumer.
     Cash buyers insert $1, $5, $10 or $20 bills into bill acceptors at the
pump, then pump their *gas*. If less *gas* is pumped than was paid for,
customers receive a credit slip with an ID number for their next purchase.
     Though the pumps are owned and operated by Gary-Williams, *gasoline*
prices will be "consistent with the Wal-Mart philosophy," Gary-Williams
Vice President Sally Allen said.
     Earlier this week, Allen said prices at the unattended fueling site
were 4 cents-5 cents below neighboring stations, though that varies.
     Consumers who don't want to *pay* *cash* or with a credit card can use
the increasingly popular debit card. Like a credit card, it can be inserted
into a magnetic strip reader installed at the pump.
     Unattended pumps could be the ideal vehicle for the new "smart card"
technology emerging in the United States. Already well-established in
Europe, the card, which can act as a debit or credit card, contains its own
computer chip and does away with the need for a central computer.
     Prohibiting the spread of the smart card now is the expense associated
with the installation of new card readers. Though some unattended sites are
established at closed-down service stations, more will be built from the
ground up, paving the way for new technology.

But most believe the ●filtration of the smart card ●the petroleum industry is years away.

Industry observers harbor mixed views about the outlook for unattended fueling.

The pessimists generally think consumers resist changing their buying habits.

They point to the uphill battle faced by self-serve in the late 1960s and early '70s.

"The consumer is used to going to places that are manned," said Dick Snider, vice president at Louisville, Ky.-based Thornton Oil Corp., which sells 12% of its motor *fuel* to nonfleet buyers at three fleet fueling sites in the area.

Also, Snider noted, a number of regulatory obstacles, including fire and safety concerns, block the growth of unattended fueling.

From the marketer's point of view, saving personnel costs through stand-alone sites means forfeiting the valuable profits that come from merchandise sales.

With the U.S. *gasoline* market so competitive and volatile, marketers often depend on their more stable convenience store business to pull them through.

"You give up other profits and end up with only *gasoline* to support your site," Sigma's Osborne said.

Also, experts said, motorists like the convenience of buying certain items, like cigarettes and snacks, along with their *gasoline* and would resist giving that up.

As long as there is a choice, consumers will opt for the c-store over the stand-alone sites, Snider contends.

Those bullish on the success of unattended fueling say it's only a matter of time before the concept gains acceptance.

They point to Europe, where unattended pumps owned and operated by large retail chains are wildly popular with motorists, though their aggressive pricing creates a big headache for major oil companies.

According to Allen of Gary-Williams, the new pumps at the Denver Wal-Mart are being received well by the public.

Though the company is not advertising, she said local media coverage has drawn substantial business so far.

Among major oil companies, Shell Oil Co. is leading experimental forays into unattended fueling.

Last year, the company converted a service station in Houston into an unattended site, which was followed by a brand new location in Dayton, Ohio. The sites were a forerunner to Gary-Williams in that they accept cash, as well as credit and debit cards.

Shell -- which emphasizes that the stand-alone pumps are not meant to replace its traditional self- and full-service stations -- has found that consumers like the convenience of unattended fueling, a spokeswoman said.

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COMPANY NAMES: Gary-Williams Retail Co.--Management
INDUSTRY CODES/NAMES: OIL   Petroleum, Energy Resources and Mining; BUSN
    Any type of business
DESCRIPTORS: *Gasoline* industry--Marketing; Self-service *gasoline*
    stations--Marketing
PRODUCT/INDUSTRY NAMES: 2911100 (*Gasoline*); 5541002 (Self-Service *Gas*
    Stations)
SIC CODES: 2911 Petroleum refining; 5541 Gasoline service stations
FILE SEGMENT: TI File 148

3/9/16   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05819537   SUPPLIER NUMBER: 12044191   (THIS IS THE FULL TEXT)
POS suppliers. (Special Supplement - POS) (Buyers Guide)
National Petroleum News, v84, n2, pS6(3)
Feb, 1992
DOCUMENT TYPE: Buyers Guide   ISSN: 0149-5267   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 2060   LINE COUNT: 00171

Welcome to DIALOG
Status: Connected

●   ●

Dialog level 01.11.15D

Last logoff: 12dec01 19:46:05
Logon file405 15dec01 12:47:11
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***Mergent Company News Reports (File 557)
***Financial Times Fulltext (File 476)
***TRADEMARKSCAN-Japan (File 669)
***Weldasearch (File 25)

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***Books In Print (File 470)
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RELOADED
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***Kompass Asia/Pacific (File 592)
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KWIC is set to 50.
HILIGHT set on as '*'
COREDBS is set ON as an alias for 15,9,610,810,275,476,624,636,621,613,813,16,160,634,1
48,20,77,35,583,65,2,233,99,474,475,278,256.
SUBCL14 is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.
SUBCL28 is set ON as an alias for 6,7,8,14,34,94,434.
SUBCL35 is set ON as an alias for 139,267,268,625,626.
SUBCL2NODRUG is set ON as an alias for 442,149,43,444,5,73,155,34,434.
****   *****
SYSTEM:HOME
Cost is in DialUnits
Menu System II: D2 version 1.7.8 term=ASCII
                  *** DIALOG HOMEBASE(SM) Main Menu ***

 Information:
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   2. Database, Rates, & Command Descriptions
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Srch in all
rpqd NPL dbs
for 705/11

5.   Product Description

Connections:
       6.   DIALOG(R) Document Delivery
       7.   Data Star(R)

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         /H = Help   /L = Logoff   /NOMENU = Command Mode

Enter an option number to view information or to connect to an online
  service. Enter a BEGIN command plus a file number to search a database
  (e.g., B1 for ERIC).
?b coredbs,subcl14

         15dec01 12:48:22 User264667 Session D90.1
                 $0.00   0.203 DialUnits FileHomeBase
      $0.00   Estimated cost FileHomeBase
      $0.10   TYMNET
      $0.10   Estimated cost this search
      $0.10   Estimated total session cost   0.203 DialUnits

SYSTEM:OS - DIALOG OneSearch
   File 15:ABI/Inform(R)   1971-2001/Dec 15
          (c) 2001 ProQuest Info&Learning
   File   9:Business & Industry(R)   Jul/1994-2001/Dec 14
          (c) 2001 Resp. DB Svcs.
   File 610:Business Wire 1999-2001/Dec 14
          (c) 2001 Business Wire.
*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.
   File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
   File 275:Gale Group Computer DB(TM)   1983-2001/Dec 13
          (c) 2001 The Gale Group
   File 476:Financial Times Fulltext 1989-2001/Dec 15
          (c) 2001 Financial Times Ltd
   File 624:McGraw-Hill Publications 1985-2001/Dec 15
          (c) 2001 McGraw-Hill Co. Inc
   File 636:Gale Group Newsletter DB(TM)   1987-2001/Dec 14
          (c) 2001 The Gale Group
   File 621:Gale Group New Prod.Annou.(R)   1985-2001/Dec 14
          (c) 2001 The Gale Group
   File 613:PR Newswire 1999-2001/Dec 14
          (c) 2001 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
   File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
   File 16:Gale Group PROMT(R)   1990-2001/Dec 14
          (c) 2001 The Gale Group
   File 160:Gale Group PROMT(R)   1972-1989
          (c) 1999 The Gale Group
   File 634:San Jose Mercury   Jun 1985-2001/Dec 14
          (c) 2001 San Jose Mercury News
*File 634: Certain records in this file have been removed at the
publisher's request. See HELP NEWS634.
   File 148:Gale Group Trade & Industry DB 1976-2001/Dec 14
          (c)2001 The Gale Group
   File 20:World Reporter 1997-2001/Dec 14
          (c) 2001 The Dialog Corporation
   File 77:Conference Papers Index 1973-2001/Nov
          (c) 2001 Cambridge Sci Abs
   File 35:Dissertation Abs Online 1861-2001/Dec
          (c) 2001 ProQuest Info&Learning
   File 583:Gale Group Globalbase(TM)   1986-2001/Dec 15

File 725:(Cleveland)Pla● Dealer Aug 1991-2000/Dec 13   ●
        (c) 2000 The Pla... Dealer
File 735:St. Petersburg Times 1989- 2000/Nov 01
        (c) 2000 St. Petersburg Times
*File 735: This file is temporarily not updating.
File 477:Irish Times 1999-2001/Dec 15
        (c) 2001 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2001/Dec 15
        (c) 2001 Times Newspapers
File 711:Independent(London) Sep 1988-2001/Dec 15
        (c) 2001 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2001/Dec 15
        (c) 2001 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2001/Dec 15
        (c) 2001

Set	Items	Description
S1	18	(DISPENS???(5N)(FUEL OR PETROL OR GAS OR GASOLINE)) AND (C-ASH(3W)(BACK OR OUT) OR CASH??BACK OR CASH??OUT)
~~S2~~	~~11~~	~~S1 AND (DISPENS???(5N)FUEL? ?) AND (CASH(3W)(BACK OR OUT) OR CASH??BACK OR CASH??OUT)~~
S3	18	S1 OR (DISPENS???(5N)FUEL? ?) AND (CASH(3W)(BACK OR OUT) OR CASH??BACK OR CASH??OUT)
S4	16	RD (unique items)

3/

4/3/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01728268 03-79258
Adapting to market demands
Anonymous
Credit Card Management Top 10 Technologies Supplement PP: S35-S40 1998
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1380

4/3/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01652146 03-03136
South
Adams, Christina
NPN: National Petroleum News v90n6 PP: 19 Jun 1998
ISSN: 0149-5267 JRNL CODE: NPN
WORD COUNT: 640

4/3/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00963372 96-12765
A look at Windows and NT-based solutions for retailers
Anonymous
Chain Store Age Executive Distributed Computing for Retailers in the
Windows NT Environment Supplement PP: 10C-13C Jan 1995
ISSN: 0193-1199 JRNL CODE: CSA
WORD COUNT: 1848

4/3/4   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

02868231 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Gary-Williams acquires change-back technology
(Gary-Williams Retail Co buys patented system for *cash* *back* at the pump
  from JTW Operations Inc for an undisclosed sum; cash customers account
  for 60% of gasoline purchases)
NPN-National Petroleum News, v 92, n 7, p 43
July 2000
DOCUMENT TYPE: Journal ISSN: 0149-5267 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 248

4/3/5   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

03689883   Supplier Number: 47959130 (USE FORMAT 7 FOR FULLTEXT)
SCHLUMBERGER: Asia gets world-class smart cards centre with Hong Kong
  manufacturing facility
M2 Presswire, pN/A
Sept 5, 1997
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2474

4/3/6   (Item 2 from file: 636)

03620026   Supplier Number: 47495343 (USE FORMAT 7 FOR FULLTEXT)
SCHLUMBERGER: New phase of VISA *Cash* roll-*out* extends versatility with
  reloadable cards & loyalty
M2 Presswire, pN/A
June 30, 1997
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 796

4/3/7   (Item 3 from file: 636)

02292114   Supplier Number: 44435003 (USE FORMAT 7 FOR FULLTEXT)
POS' Boom Signals Gloom For Cash Dispensers
Bank Network News, v12, n18, pN/A
Feb 13, 1994
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1264

4/3/8   (Item 1 from file: 634)

09782063
CASE OF THE PHANTOM FUEL GAS PUMPS LIE; 4 MEN CHARGED
San Jose Mercury News (SJ) - Friday, October 9, 1998
By: CLAIRE VITUCCI, Associated Press
Edition: Morning Final Section: California News   Page: 3B
Word Count: 755

4/3/9   (Item 1 from file: 148)

07202189   SUPPLIER NUMBER: 15202402   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Government regs foul up diesel fuel market.
Emond, Mark
National Petroleum News, v86, n2, p38(5)
Feb, 1994
ISSN: 0149-5267   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3219   LINE COUNT: 00260

4/3/10   (Item 2 from file: 148)

03500669   SUPPLIER NUMBER: 06526185   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How Steuart Petroleum plans to keep growing.
Wicks, Hattie; Shaner, J. Richard
National Petroleum News, v80, n4, p30(5)
April, 1988
DOCUMENT TYPE: biography   ISSN: 0149-5267   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 2692   LINE COUNT: 00206

4/3/11   (Item 3 from file: 148)

02990667   SUPPLIER NUMBER: 04348187   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Arco unveils nation's largest retail debit-card system.
PR Newswire, LA2
Aug 14, 1986
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 967   LINE COUNT: 00078

4/3/12   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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02990338   SUPPLIER NUMBER: 04347858   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Arco unveils debit-card program called PayPoint.
PR Newswire, LA1
Aug 12, 1986
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1011   LINE COUNT: 00081

4/3/13   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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02976649   SUPPLIER NUMBER: 04479263   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Code changes could pave way for 'phantom' fueling; disputes remain. (local
   fire codes, automated self-service gasoline stations; includes related
   articles on advance pay system, self-service station accident statistics)**
Smith, Don
National Petroleum News, v78, p60(6)
Oct, 1986   .
ISSN: 0149-5267   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 3690   LINE COUNT: 00293

4/3/14   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

02849368   SUPPLIER NUMBER: 04174443   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Atlantic Richfield Co. plans to unveil the Paypoint Network, the largest
   retail debit card program in the nation.**
PR Newswire, LA3
March 18, 1986
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 831   LINE COUNT: 00066

4/3/15   (Item 1 from file: 20)
DIALOG(R)File   20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

02092914 (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.K.'s GEC Posts Full-Year Profit Rise; Points To Next Stage In Plans
Robb M. Stewart, Staff Reporter
DOW JONES ONLINE NEWS
July 02, 1998   11:44
JOURNAL CODE: DDJO   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 950

4/3/16   (Item 1 from file: 494)
DIALOG(R)File 494:St LouisPost-Dispatch
(c) 2001 St Louis Post-Dispatch. All rts. reserv.

05042064
THERE'S CONFUSION AT THE PUMPS

6/

a hole in the wall, ● they are more accepting ●other machines
facilitating their financial lives."

In an effort to be more consumer-friendly, the design of the ATM screens
has been used as the format for the screens on the new machines, and the
focus now is on making POS terminals even easier to use. The principles of
ergonomics are being employed, because interaction with consumers is what
it's all about.

Even the definition of POS is changing: Some people are using POI - point
of interaction. These terminals can be programmed to message the customer
with specific offers, Taylor says. As the consumer swipes his card to pay
for a meal or product, a message could appear on the screen, urging a
dessert, or informing the consumer that such and such a product is on sale
in aisle five. "We will start to see this soon," Taylor says.

The production of POS terminals is a relatively complex business, says Alan
Welch, senior vice president and group executive at Wachovia Bank Card
Services. There have been many changes in a fairly short period of time,
and the business is likely to become even more demanding.
"We have gone from conventional processing to a situation where the vast
majority of transactions are handled electronically," Welch says. That
happened by the end of the 1980s, and the 1990s have been a period of
refinement and evolution. The consumer environment continues to evolve, he
says, with electronic purchasing, online purchasing and electronic check
presentment.

However, no matter what changes may come, the industry is up to the
challenge," says AMS's Stryker. "The marketplace has seen the rise of
value-added distributors that have enabled merchants to continually upgrade
their platforms at reduced turnover costs. Additionally, manufacturers are
designing and building more userfriendly terminals even as they expand the
products' information management and processing capabilities.

DESCRIPTORS: Credit cards; Debit cards; Point of sale systems; EFTS;
    Electronic benefits transfer; Advantages; Check processing
CLASSIFICATION CODES: 9190 (CN=United States); 8302 (CN=Software and
    computer services); 8120 (CN=Retail banking); 5250
    (CN=Telecommunications systems)

4/9/2   (Item 2 from file: 15)

ABSTRACT: As new, revolutionary technology floods the petroleum retail
marketplace on what seems like a weekly basis, many of the big oil
companies are looking ahead to even newer, undiscovered technologies as a
way of staying ahead of the competition and keeping their customers
satisfied.

TEXT: Headnote:

Conoco tests cash-at-pump technology

As new, revolutionary technology floods the petroleum retail marketplace on
what seems like a weekly basis, many of the big oil companies are looking

ahead to even newer "st⬤ undiscovered" technologies as⬤way of staying
ahead of the competition and keeping their customers satisfied.

Conoco Inc. is one of those companies. The Houston-based energy subsidiary
of DuPont recently announced that it has teamed up with JTW Operations Inc.
to testmarket an automated payment system in several of its retail gasoline
locations through the mid-continent region.

What's so special about automated payment systems? Certainly, it's not a
unique concept. Not only has it been around for a while, but many gasoline
stations have been offering pay-at-the-pump convenience for quite some
time. What's new about this system is that the customer can pay with *cash*
and get change *back*.

According to Greg Still, coordinator of strategy and evaluation for
Conoco's midcontinent business unit, Conoco is always on the lookout for
new technology as a way to make gasoline purchases as convenient as
possible. The company started taking a serious look at unattended retail
marketing over the past couple of years.

"We were more interested in how to take that knowledge and apply it to the
retail consumer," Still says. "Customers really like to be able to pay at
the pump with a credit card, and if they want to go inside a C-store, it's
their choice."

And many customers still choose to pay the old-fashioned way: with cash. In
fact, about 65% of customers at a typical petroleum retail outlet use cash.
Armed with those numbers, Still says, Conoco actively went searching for a
way to offer those customers the same level of convenience as
pay-at-the-pump customers.

That's where JTW Operations came in. The Rockford, III.-based company
developed a cutting-edge technology that allowed them to create a machine
known as a cash acceptor cabinet. It's a stand-alone unit that fits right
next to the pump. When customers pull up to get gasoline, they can choose
to pay with cash or a credit card. If they opt for greenbacks, they can
then insert coins or bills into the special machine. If they pump $9.99
worth of gasoline, they can put in a $10 dollar bill and get a penny back
in change. The machine accepts bills from $1 to $20 and all loose change
except pennies.

That's what differentiates this technology from other technology on the
street," Still says. "There's no other system in the world we've found
where the customer can pay with cash and get change."
As for beta testing, JTW has already been operating the machine in two
sites in Rockford. Conoco began testing early last month in Oklahoma and
will continue to open sites with the cash acceptor cabinet through
September. According to Still, the roll-out will include a total of 11
sites in Oklahoma City and Stillwater and also in Kansas City, Mo.

Interestingly, Conoco is taking four existing sites in Oklahoma City and
converting them to unattended sites. The company is building several more
unattended locations from the ground up. By the end of the year, Still
says, they should have a good handle on whether the technology will fly
with consumers.

"We think this a concept that consumers will really like, and we think it
has merit," Still says. "But we'd like to find out from an operations
standpoint how we can most effectively operate and satisfy the consumer.
That's the critical goal we have to accomplish."

This testing could also determine whether or not the cashier inside the
C-store must ever interact with those customers who only want to buy
gasoline. According to Still, if the cashier is rid of the responsibility
of activating *gasoline* *dispensers* , it could generate a new level of
customer service inside the retail outlet.
THIS IS THE FULL-TEXT.   Copyright Hunter Publishing Co 1998
GEOGRAPHIC NAMES: US

DESCRIPTORS: Customer satisfaction; Technological change; Petroleum
    marketers; Competitive advantage
CLASSIFICATION CODES: 2400 (CN=Public relations); 9190 (CN=United States);
    9000 (CN=Short Article); 8390 (CN=Retailing industry)

 4/9/4   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
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02868231   (THIS IS THE FULLTEXT)
Gary-Williams acquires change-back technology
(Gary-Williams Retail Co buys patented system for *cash* *back* at the pump
   from JTW Operations Inc for an undisclosed sum; cash customers account
   for 60% of gasoline purchases)
NPN-National Petroleum News, v 92, n 7, p 43
July 2000
DOCUMENT TYPE: Journal   ISSN: 0149-5267   (United States)
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 248

TEXT:
Denver-based Gary-Williams Retail Company in May acquired from JTW
Operations Inc., Rockford, Ill., its patented system for *cash* *back* at
the pump. The acquisition gives Gary-Williams, which holds its own patent
for change-back technology for attended and unattended service-station
fueling, the ability to return change at each individual *gasoline*
dispenser or at one convenient location.

"With this deal, Gary-Williams positions itself as the sole source to
license change-back systems in the retail petroleum industry and opens the
door to worldwide licensing of our advanced technology," said Ed Swapp,
vice president of Gary-Williams. "Retailers can now offer the cash
customer, who accounts for 60 percent of gasoline purchases, the same
pay-at-the-pump convenience that is offered to the credit-card customer."

With Gary-Williams' technology, customers insert bills into a bill-acceptor
module built right into the *dispenser* on the *gasoline* island. After
pumping the gas, customers take a printed receipt to an onsite change-back
machine, which is similar to an ATM, and enter a numeric code to receive
their change.

"In a tight labor market and in an industry with high employee turnover,
change-back technology allows for unattended fueling, which means lower
operational costs and improved cash control," Swapp said. "As supermarkets
and mass merchants enter the gasoline business, Gary-Williams' technology
offers an ideal solution."

Gary-Williams piloted the *cash*-*back* technology in 17 unattended retail
sites in nine Western states. Gary-Williams is currently working with a
wide range of mid-level and major oil companies, large-box retailers and
point-of-sale software companies who are interested in licensing the
technology.

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COMPANY NAMES: GARY-WILLIAMS RETAIL CO; JTW OPERATIONS INC
INDUSTRY NAMES: Office equipment; Oil & gas
PRODUCT NAMES: Calculating and accounting machines NEC (357892); Gasoline
    service stations (554000)
CONCEPT TERMS: All intellectual property; All market information; Patent
    license; Users
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

 4/9/7   (Item 3 from file: 636)

02292114   Supplier Number: 44435003   (THIS IS THE FULLTEXT)
POS' Boom Signals Gloom For Cash Dispensers
Bank Network News, v12, n18, pN/A
Feb 13, 1994
ISSN: 1063-4428
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1264
TEXT:
Having played a major role in jump-starting the long dormant automated
teller machine market, the cash dispenser has become the goose that is
laying golden eggs for ATM vendors. But now, as point of sale moves into
more retail locations, some observers believe that the goose is headed for
the endangered species list.

     The low-cost cash *dispenser* has helped *fuel* the growth in ATM
deliveries in the last year, which in the 1993 totalled about 13,150 in the
U.S., up from 9,700 in 1992, with cash dispensers accounting for about 35%.
Yet, some players believe that transactions being generated on the machines
will soon be moved to the point of sale. And with cardholders also able to
get *cash* *back* when paying for goods with their debit cards, the
benefits from situating ATMs in merchant locations could be minimized.
While full-function machines, with such features as check imaging
technology and the ability to dispense stamps or other items, could prosper
in retail settings, the cash dispenser might become obsolete. And ATM
vendors have even designed the dispensers so upgrades could be added for
value.

     "People are beginning to use debit cards at the point of sale and the
volume that would have occurred at the ATM is disappearing," says Bipin
Shah, president of Transaction Processing Inc. and a founder of the MAC
shared network. "When more people use POS and get *cash* *back*, the ATM
volume will flatten out and over time it will go down. We will see a big
decrease in cash -only ATMs in three to five years, but there will be a
move to provide other banking services through the ATM."

     While the jury still is out on whether the cash dispenser can survive
long -term, leading deployers of the device have indeed been studying the
ramifications of POS on the machines. Cash dispensers are attractive to
deployers because the terminals typically have a price tag of $10,000 to
$12,000, compared to $40,000 for high-end, multifunction ATMs, and the
machines take up little floor space. But Dallas-based Affiliated Computer
Services, which has situated about 1,700 terminals in retail locations,
believes there could be a backlash from POS when direct debit becomes
widespread.

     But with cash dispenser volumes still rising, ACS for the time being
is continuing to expand its terminal base. ACS recently deployed 34
machines in Sam's Club Stores in Texas. And earlier this winter ACS
situated 78 terminals in Albertson's supermarkets in Florida. ACS has a
50-cent surcharge on many of its machines, but no such fees are attached to
these newer deployments. "In five years when POS becomes so pervasive and
people use plastic to get *cash* *back*, it could have a negative effect on
our ATMs," says Jim Stewart, ACS vice president. "But we're still betting
there will always be a need for ATMs."

     And ACS is not the only major cash dispenser deployer pushing forward
despite concerns about future volume. Fresno, Calif.-based FIserv, which
owns more than 500 machines, had a dip of more than 10% in its cash
dispenser volume following the rollout of POS in retail locations where it
had terminals. Grant Christiansen, FIserv senior vice president, says the
volume eventually began growing again, though he declines to state if the
ATM volume has reached pre-POS levels. "POS has played a part in our ATM
deployment in that we now look at each location on a case-by-case basis,"
Christiansen says. "We were concerned that POS would have a financial
impact on us."

     Yet, while these machine deployers are moving forward with
trepidation, the industry's largest deployer of cash dispensers, Electronic
Data Systems, has become the most steadfast in supporting the device. EDS
has deployed more than 3,000 cash dispensers in 7-Eleven stores and other

retail outlets, and expect to have 5,000 machines in place by 1995. Neil Marcous, EDS vice president, says POS does not eliminate the need for cash dispensers because the products cater to two distinct markets. POS, he says, is for cardholders who want to use plastic to shop and might get a small amount of *cash* *back* as an afterthought. The ATM is designed for the consumer who just wants to withdraw $100 or so in cash and is usually not interested in shopping at the store, Marcous claims.

"We had people tell us (that decreased cash dispenser volumes) could happen because of POS, but we didn't think *cash* *back* would become widespread," Marcous says. "Convenience stores risk being robbed if they keep extra cash on hand for *cash* *back*. Over the years if *cash* *back* at the point of sale expands, it might change things. But we have a few hundred locations to make the comparison, and there is almost no correlation with *cash* *back* and the people who use ATMs."

Also advocating the co-existence of ATMs and POS in the same merchant location is Mellon Bank, which has ATMs in 25 Giant Eagle supermarkets that also have POS. John Beahn, general manager of Mellon's Network Services Division, says there has been no drop in the ATM volume with the addition of POS, even though Giant Eagle will give up to $50 in *cash* *back*. He says ATM volume even has risen slightly since POS was implemented at stores. "People tend to go to ATMs to get large amounts and most people are not taking advantage of the cash bank," Beahn says.

And with a number of merchants reluctant to keep additional cash on hand for *cash* *back*, ATMs might remain the only source for cash in many retail POS sites. "A lot of retailers do not want to become cash distributors," says George Hood, director of electronic banking services for Rochester, N.Y. -based Wegmans Food Markets, which features both POS and ATMs. "We don't want cash in the store in the first place. There will be more focus in the future on cash control."

But when and if a decline in the demand for cash dispensers does occur, it is the vendors who will feel the biggest pinch. Of the 7,784 1993 U.S. ATMs deliveries by InterBold, the largest U.S. vendor, 3,100 were cash dispensers. NCR, meanwhile, the largest worldwide ATM dealer, had cash dispensers account for about 25% of its U.S. deliveries in 1993. So the vendors have taken steps to insure their machines will withstand market changes. In addition to just delivering cash, the terminals can be programmed to give cardholders balance information and funds transfer capabilities, and color screens can be used to market other bank products and services. And because both NCR and InterBold offer new generation terminals which feature modular upgrades capabilities, cash dispensers could be transformed into multi-function ATMs which could dispense such items as stamps, tickets or coupons.

The vendors also believe that security concerns will lead to a greater deployment of ATMs in supermarkets and convenience stores in spite of POS. Such machines previously would have gone to outdoor off-premise sites. "Banks are putting in cash dispensers to provide a higher level of customer convenience and to be an acquirer of transactions in an active environment to collect interchange fees," says Jim Good, NCR director of international marketing.

InterBold executives also project a continued deployment of terminals because they believe POS transactions will mainly displace checks, not cash. "We think transactions on both POS terminals and cash dispensers will proliferate," says John Tyler, Diebold marketing manager for financial industries. Diebold is part owner of InterBold with IBM Corp.

PUBLISHER NAME: Faulkner & Gray, Inc.
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); CMPT (Computers and Office Automation)

4/9/13   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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01171526   Supplier Number: 41029942   (THIS IS THE FULLTEXT)
85 Convenience stores install scrip dispensers for POS
EFT Report, v12, n22, p1
Nov 20, 1989
ISSN: 0195-7287
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 822
TEXT:
In a twist of POS applications, 85 QuikTrip convenience stores throughout
Kansas City and St. Louis are now offering QuikTeller personal banking, a
scrip dispensing system, to purchase goods in the stores.

Verifone Pinstripe POS terminals and ChequeOut application software,
developed by Business Modeling Techniques Inc. (BMT), make up this scrip
system, which is much like an ATM. The major difference is that this
terminal dispenses a paper receipt, which is redeemed at the checkout for
either cash or goods, as opposed to *dispensing* *cash* straightaway.
QuikTrip customers can perform the traditional functions of an ATM,
including withdrawal of funds from checking or savings accounts, transfer
of funds between accounts, account inquiries, and cash advancements from
credit cards. The system provides access through the Ultra, BankMate and
Plus ATM networks.

After the transaction has been entered, the scrip machines dispense a
paper receipt or scrip, showing information such as the dollar amount
debited or deposited from the customer's account. "If the customer debited
an account for $20, then the scrip paper essentially becomes a $20 bill,"
commented Wyatt Phillips, vice president of marketing for QuikTrip. "When
customers present the scrip to the clerk, they may receive either the
amount of cash shown on the scrip or they can use it to purchase *gas* or
goods from the store and receive the remaining change back."

According to an interview with Kevin Wilby, vice president of
marketing for BMT, scrip systems bring the 2 worlds of point- of-sale and
point-of-banking together. He claims the only difference, other than the
receipt, is that the transaction is not a point-of-value exchange. That is,
the customer must first obtain the piece of paper and then walk over to the
checkout counter to follow through with his purchase or transaction.

Wilby pointed out that scrip machines are really very economical. For
one thing, they occupy significantly less floor space than an ATM, which
can total between 16 and 24 square feet. The scrip device occupies a
maximum of 3 square feet, and even less if it is mounted on a counter or
wall.

Scrip devices can be installed anywhere in the store, which from a
merchandising point of view, is an implied benefit. The retailer no longer
has to put his banking services near the exit; he can draw the consumer in
by placing it in the rear, next to a promotional, for example. With an ATM,
customers are less inclined to make purchases, especially if they are just
withdrawing cash and are on their way. With a scrip device, the retailer
can also configure maximum withdrawal amounts if he chooses.

BMT cultivated this retailer relationship through a previous
relationship with ICOT, at a time when they were both working on the
Wegmans POS project. Wilby noted, "They put us in touch with QuikTrip, we
put together a proposal and straightaway, it was accepted."

Previously, QuikTrip stores were using Concord equipment, but the
equipment could not provide a method for tracking each transaction. BMT was
able to provide an internal redemption database, which not only produces a
receipt, but internally logs the transaction in. All the checker has to do
is enter the authorization number and the amount of the purchase. ChequeOut
automatically settles the transaction.

The original system, with Concord, produced dual receipts, of which
one had to be sent to the bank for settlement. BMT can now supply the
C-store with software that provides end-of-shift and end-of-day settlement
reports, which make record keeping for QuikTrip much more efficient.

A more cost-effective solution
Wilby believes that BMT has tapped a potentially explosive niche

market. He noted, "There ⬤ 52,000 C-stores in the U.S. ⬤ take 10% of that any day."

In terms of the future, BMT is certainly pursuing new clients. One such potential is TransFund; however, it is asking for quite a few changes, so progress is slow. Wilby admitted that he is prospecting major petroleum companies, specifically Texaco.

With scrip dispensing systems in 272 of its stores, QuikTrip has certainly made an investment. The reason for not installing a traditional POS system is that scrip dispensers are significantly less expensive than ATMs. They cost a few thousand dollars compared to $11,000 for a *cash* *dispenser*.

Also, said Phillips, QuikTrip has been dealing with scrip machines for the last 6 or 7 years, and experience has proved it to be a reliable payment mechanism. QuikTrip C-stores are built on a *self*-*service* atmosphere, so that scrip *dispensers* are quite appropriate for the environment.

EFT REPORT asked Phillips if his customers are confused at all when they come into his store, after having dealt with ATMs and traditional POS terminals in other retail environments. He said it happens from time to time but that, generally, customers are quite adaptable. And now with the later generation machines, he emphasized that the prompts in the system are very easy to follow.

PUBLISHER NAME: Phillips Business Information, Inc.
COMPANY NAMES: *Business Modeling Techniques; QuikTrip Corp.; VeriFone Inc.
EVENT NAMES: *440 (Facilities & equipment); 330 (Product information)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *5411300 (Convenience Stores); 3573062 (Point-of-Sale Systems); 3573280 (Special Purpose Computer Terminals)
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)
NAICS CODES: 44512 (Convenience Stores); 334111 (Electronic Computer Manufacturing); 334113 (Computer Terminal Manufacturing)
TICKER SYMBOLS: VFIC